

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GINA M. CAROMANO

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-20208

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/16/2019 and confirmed on 3/25/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts	45,890.00
Less Refunds to Debtor	205.45
TOTAL AMOUNT OF PLAN FUND	45,684.55

Administrative Fees	
Filing Fee	0.00
Notice Fee	0.00
Attorney Fee	6,882.95
Trustee Fee	2,123.54
Court Ordered Automotive Insurance	0.00
TOTAL ADMINISTRATIVE FEES	9,006.49

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	US BANK TRUST NA - OWNER TRUSTEE f Acct: 4429	0.00	14,521.12	0.00	14,521.12
	US BANK TRUST NA - OWNER TRUSTEE f Acct: 4429	17,078.86	17,078.86	0.00	17,078.86
	SOUTH UNION TWP SEWAGE AUTH Acct: 981	4,578.09	4,578.09	0.00	4,578.09
					36,178.07

Priority					
	DANIEL R WHITE ESQ Acct:	0.00	0.00	0.00	0.00
	GINA M. CAROMANO Acct:	0.00	0.00	0.00	0.00
	GINA M. CAROMANO Acct:	205.45	205.45	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct:	4,000.00	4,000.00	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct: XXXXXXXXXXXXXXXXXXXXXXXX6/22	2,882.95	2,882.95	0.00	0.00
		*** N O N E ***			

Unsecured					
	YABLONSKI COSTELLO & LECKIE PC++ Acct: 2008	0.00	0.00	0.00	0.00
	ADVANCED DISPOSAL Acct: 4514	0.00	0.00	0.00	0.00
	ATLANTIC BROADBAND* Acct: 6481	0.00	0.00	0.00	0.00
	CHESTNUT RIDGE COUNSELING Acct: 2845	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 2996	0.00	0.00	0.00	0.00
	FRICK TRI-COUNTY FCU Acct: 5001	0.00	0.00	0.00	0.00
	FRICK TRI-COUNTY FCU	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5002				
	LAUREL MEDICAL IMAGING ASSOCIATES-	0.00	0.00	0.00	0.00
	Acct: 5472				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct:				
	UNIONTOWN HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	VERIZON	0.00	0.00	0.00	0.00
	Acct: 1713				
	NORTH FAYETTE COUNTY MUNICIPAL AU	148.01	86.04	0.00	86.04
	Acct: 1158				
	SOUTH UNION TWP SEWAGE AUTH	712.09	413.95	0.00	413.95
	Acct: 981				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DAVIS & DAVIS++	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT PROTECTION ASSOC. LP	0.00	0.00	0.00	0.00
	Acct:				
	COLONIAL ACCEPTANCE	0.00	0.00	0.00	0.00
	Acct:				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct:				
					499.99
TOTAL PAID TO CREDITORS					
					36,678.06
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	21,656.95				
UNSECURED	860.10				

Date: 06/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

IN RE:
GINA M. CAROMANO

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-20208

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Gina M. Caromano
Debtor

Case No. 19-20208-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Jun 27, 2023

User: auto
Form ID: pdf900

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2023:

Recip ID	Recipient Name and Address
db	+ Gina M. Caromano, 12 Brooke Street, Uniontown, PA 15401-4103
cr	+ US Bank Trust National Association, Not In Its Ind, Padgett Law Group, 6267 Old Water Oak Road, Suite 2, Tallahassee, FL 32312-3858
14979352	+ Advanced Disposal, P.O. Box 266, 1192 McClellandtown Road, McClellandtown, PA 15458-1118
14979353	Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291
14979354	+ Chestnut Ridge Counseling Services, 100 New Salem Road--Suite 116, Uniontown, PA 15401-8936
14979355	+ Colonial Acceptance, 312 Fallowfield Avenue, P.O. Box 25, Charleroi, PA 15022-0025
14979356	+ Credit Protection Association, 13355 Noel Road--Suite 2100, Dallas, TX 75240-6837
14979358	+ Diversified Collections, Inc., 1165 Garden Street, P.O. Box 200, Greensburg, PA 15601-0200
14991514	+ James T. Davis, 107 East Main Street, Uniontown, PA 15401-3600
14979362	North Fayette County Municipal Authority, P.O. Box 368, Dunbar, PA 15431-0368
14979366	+ South Union Township Sewage, 154 Township Drive, Uniontown, PA 15401-6546
14979367	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
14979369	+ Yablonski, Costello & Leckie, 505 Washington Trust Building, 30 East Beau Street--Suite 505, Washington, PA 15301-4713

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Jun 28 2023 00:53:20	US Bank Trust National Association, Not In Its Ind, Padgett Law Group, 6267 Old Water Oak Road, Suite 2, Tallahassee, FL 32312-3858
14979357	Email/Text: mrdiscen@discover.com	Jun 28 2023 00:51:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14979359	Email/Text: ashley@frickfin.org	Jun 28 2023 00:53:00	Frick Tri-County Federal Credit Union, 235 Pittsburgh Street, Uniontown, PA 15401-2751
14979360	^ MEBN	Jun 28 2023 00:52:56	KML Law Group, Suite 5000 BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1541
15228622	Email/Text: mtgbk@shellpointmtg.com	Jun 28 2023 00:52:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14979363	Email/Text: bankruptcies@penncredit.com	Jun 28 2023 00:52:00	Penn Credit, 2800 Commerce Drive, Harrisburg, PA 17110
14979364	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2023 00:51:00	PNC Bank, P.O. Box 609, Pittsburgh, PA 15230-0609
15019959	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2023 00:51:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14979365	Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2023 00:51:00	PNC Mortgage, P.O. Box 1820, Dayton, OH

District/off: 0315-2

User: auto

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Date Rcvd: Jun 27, 2023

Form ID: pdf900

Total Noticed: 23

45401-1820

15574821	Email/Text: mtgbk@shellpointmtg.com	Jun 28 2023 00:52:00	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
14979368	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 28 2023 00:51:00	Verizon, P.O. Box 15124, Albany, NY 12212-5124

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		PNC BANK NATIONAL ASSOCIATION
cr		US Bank Trust National Association, Not In Its In
cr		US Bank Trust National Association, not in its ind
14979361	##	Laurel Medical Imaging Associates, 122 Bitner Road, Uniontown, PA 15401-6202

TOTAL: 4 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2023 at the address(es) listed below:

Name Email Address

Brian Nicholas on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com

Daniel R. White on behalf of Debtor Gina M. Caromano lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com

Joshua I. Goldman on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust as serviced by NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com;BKeef@padgettlawgroup.com;carla.ward@padgettlawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmeecf@chapter13trusteedpa.com

TOTAL: 5